

Retirement Plan Participant Responsibilities

Date: [Insert Date]

To: [Participant's Name]

[Participant's Address]

Dear [Participant's Name],

As you prepare for your retirement, it is essential to understand your responsibilities as a participant in the retirement plan. Below is a summary of your key responsibilities:

1. **Review Your Plan Documents:** Regularly review the summary plan description and other related materials to understand your benefits.
2. **Make Contributions:** Ensure that you are contributing the maximum allowable amounts to your retirement account.
3. **Investment Choices:** Make informed decisions regarding your investment options based on your goals and risk tolerance.
4. **Keep Your Information Updated:** Notify the plan administrator of any changes to your personal information, including your address and beneficiary designations.
5. **Understand Your Rights:** Familiarize yourself with your rights under the Employee Retirement Income Security Act (ERISA) and other relevant laws.

Please take these responsibilities seriously, as they play a critical role in ensuring a secure retirement. Should you have any questions, do not hesitate to reach out to our office.

Sincerely,

[Your Name]

[Your Title]

[Your Company]

[Your Contact Information]